WORK-LIFE BALANCE AMONG MARRIED WOMEN EMPLOYEES IN PUBLIC SECTOR BANKS -WITH SPECIAL REFERENCE TO DAKSHINA KANNADA AND UDUPI DISTRICTS

Final Synopsis submitted to the Department of Post Graduate Studies and Research in Social Work, Mangalore University in fulfilment of the requirements for the award of the degree of

DOCTOR OF PHILOSOPHY

IN SOCIAL WORK

Submitted by

Manjunath Sanganna Mokashi

Reg. No: MU/EXB/Ph.D./CR.46/S.W/2018-19/E.13

Under the Guidance of

Dr. Paul G. Aquinas

Professor and Chairman

Department of Post Graduate Studies and Research in Social Work Mangalore University, Mangalagangothri

Department of Post Graduate Studies and Research in Social Work Mangalore University, Mangalagangothri

Karnataka, India

January -2025

TABLE OF CONTENTS

	PAGE NO
Abstract	
1. Introduction	1
1.1 Background	1
1.2 Statement Of The Problem	1
1.3 Significance Of The Study	1-2
1.4 Objectives Of The Study	2
1.5 Conceptual Framework	2-3
1.6 Hypothesis	3
1.7 Summary	3
2. Review Of Literature	
2.1 Introduction	4
2.2 Studies Related To Social Life-Work-Life	4
2.3 Studies Related To Family Support	4-5
2.4 Studies Related To Work Load	5
2.5 Studies Related To Health And Well-Being	5-6
2.6 Studies Related To Organizational Support	6
2.7 Studies Related To Job Satisfaction	6-7
2.8 Studies Related To Job Performance	7-8
2.9 Research Gap	8
2.10 Implication of Research	9
3. Research Methodology	
3.1 Introduction	10
3.2 Research Methodology	10
3.2.1 Research Design	10
3.2.2 Sampling Method And Technique	10
3.2.3 Rationale For Selection Of Banks	10
3.2.4 Rationale For Region Selection	10
3.2.5 Universe Population And Branch Distribution	11
3.2.6 Yamane's Formula For Determining Sample Size	11
3.2.7 Participant Distribution By Bank And District	11

3.2.8 Data Collection Methods	11
3.2.9 Scope And Limitations Of The Study	12
3.2.10 Tools For Data Collection	12
3.2.11 Methods Of Data Collection	12
3.2.12 Pre-Test Of Tool	12
3.2.13 Reliability Tests	12
3.3 Data Analysis And Interpretation	12
3.3.1 Selected Statistical Tools	13
3.4 Ethical Consideration	13
3.5 Organization Of Thesis	13
4. Summary, Major Findings, Discussion, Suggestions, and Conclusion	
4.1 Overview Of The Study	14
4.2. Summary Of Major Findings	14
4.3 Hypothesis Findings	16
4.4 Discussion On The Study	16-17
4.5 Study Strengths	17
4.6 Suggestions For Future Studies	17-18
4.7 Implications Of Social Work	18
4.8 Recommendations	18
4.9 Conclusion	18
Bibliography	19-24

Abstract

The study examines work-life balance (WLB) among married women employees in public sector banks within Dakshina Kannada and Udupi districts. The research explores organizational support, family dynamics, workload, job satisfaction, and employee well-being. Using a descriptive research design, data was collected from 242 respondents through structured questionnaires and analysed via SPSS. Findings indicate family and organizational support influence work-life balance, whereas excessive workload and rigid schedules contribute to stress and reduced job performance. The study suggests flexible work policies, childcare support, and wellness programs to improve WLB, ultimately enhancing employee well-being and productivity.

1.1 Background

Work-life balance is a significant challenge for married women in high-pressure sectors like banking. Women working in public sector banks face difficulties balancing professional and family responsibilities due to long working hours and strict schedules. Cultural norms in Dakshina Kannada and Udupi districts further intensify these pressures. This study explores how married women in these regions manage work and family life, identifying factors affecting their work-life balance and its impact on job satisfaction and employee health.

1.2 Statement of the Problem

Public sector banks present work-life balance challenges for married women due to rigid work schedules, lack of childcare facilities, and cultural pressures. These factors lead to stress and burnout, affecting job performance. This research examines the influence of organizational practices and cultural norms on the ability of married female employees to balance work and family responsibilities, offering strategies to improve work-life balance and enhance employee well-being.

1.3 Significance of the Study

This study highlights the obstacles faced by married women in public sector banks, offering insights for policy development. It recommends flexible work schedules, on-site childcare services, and better social support to improve job satisfaction and performance. The research provides actionable recommendations for bank management to address

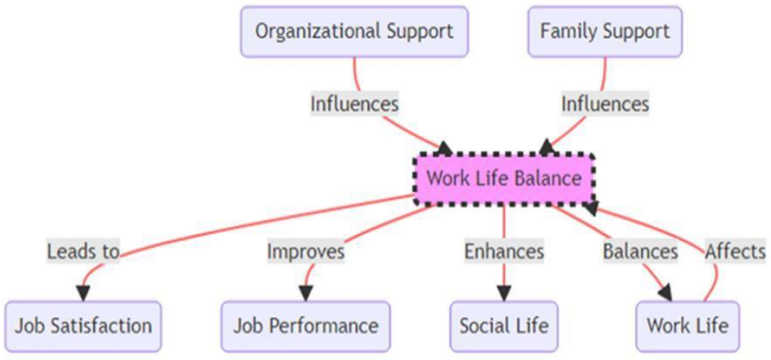
work-life balance issues and support female employees, ultimately boosting employee morale, reducing turnover, and increasing productivity.

1.4 Objectives of the Study

1. To describe the socio-demographic profile of married women employees.
2. To assess the current perceptions of work-life balance among married women employees with particular reference to Dakshina Kannada and Udupi districts.
3. To analyses the factors influencing work-life balance among married women employees in public sector banks with particular reference to Dakshina Kannada and Udupi districts.
4. To evaluate the impact of work-life balance on job performance and job satisfaction among married women employees with particular reference to Dakshina Kannada and Udupi districts.
5. To explore the relationship between social life and work-life balance among married Women employees in public sector banks, with particular reference to Dakshina Kannada and Udupi districts.
6. To provide evidence-based recommendations and strategies for improving work-life balance among married female employees in public sector banks, focusing on individual employees and organizational policymakers.

1.5 Conceptual framework

Figure No 1.1



Source: Conceptual model of WLB developed by Researcher

A conceptual framework has been developed to illustrate how organizational and family support impact work-life balance (WLB) for married women employees in public sector

banks. It highlights the role of flexible work arrangements, childcare facilities, and counseling programs in reducing workplace stress. Family support, such as assistance from spouses or children, helps alleviate stress from dual roles. A balanced WLB leads to improved job satisfaction, productivity, and social relationships, fostering a harmonious work-life environment. The study explores how these factors influence both personal and professional outcomes for married women employees.

1.6 Hypothesis

The research objectives function to create various scientific hypotheses.

H1: Family support and WLB have a significant positive relationship between married women employees working in public sector banks.

H2: Married women's work-life balance in Public Sector Banks is significantly influenced by organizational support.

H3: Married women employees in public sector banks are negatively affected by workload on their work-life balance.

H4: The correlation between work-life balance and job satisfaction is significant.

H5: Married women Work-life balance (WLB) is positively correlated with social life.

H6: Married Women Work life balance (WLB) is positively correlated with health and well-being.

1.7 Summary

This chapter provides a basic understanding of work-life equilibrium, how work-life balance is important, and how challenges tackled by married women employees in Indian public sector banks are unique. As it investigates WLB determinants, it focuses on the interaction of organisational and family support, sociocultural expectations, and personal conditions. This chapter examines evidence-based approaches for WLB improvement that can lead to positive employee wellbeing and organizational success.

2-REVIEW OF LITERATURE

2.1 Introduction

This section reviews research on work-life balance for married women in public sector banks, exploring factors like organizational support, family dynamics, and workload. It identifies challenges faced in balancing work and family life and examines key influences such as social support and workplace policies.

2.2 Studies Related to Social Life-Work-Life

Yadav & Dabhade (2013): This study explores work-life balance among female employees at State Bank of India, highlighting the impact of organizational policies on women's ability to balance work and personal responsibilities. The research emphasizes that work-life balance remains a critical issue for management.

Deepa Panneerselvam (2020): Panneerselvam's research in Chennai examines how long work hours and daily commutes affect the work-life balance of women in IT and banking. It suggests that organizations should introduce better engagement programs to support female employees.

Vyoma (2019): Vyoma's study in the Indian banking sector highlights that traditional gender roles and economic reforms hinder women's ability to balance work and family life. The research calls for better organizational policies to improve work-life balance for female employees.

Sania Khan et al. (2023): This study in Larkana, Pakistan, shows that women who maintain work-life balance have healthier personal lives. It stresses the value of flexible work-life programs that enhance employee performance and organizational success.

H. Mary Vinora Mercy (2019): Mercy's research in Madurai City examines the stress faced by married female bank employees in balancing work and personal life. It concludes that support from family and positive organizational policies can significantly improve work-life balance and employee productivity.

2.3 Studies Related to Family Support

S. Ashwini & S. Siddaraju (2020): This study finds that work-life balance in Mysuru’s public and private banks depends on resolving conflicts between personal and professional duties. It suggests that work-life balance programs enhance

employee motivation and commitment.

Nidhi Saxena & Dr. Raindrop Kumar (2022): The research highlights the struggles of married female bank employees in NCR to balance work and family, leading to stress and health issues. It calls for updated policies to improve job satisfaction and support women.

Dr. Payal Mahida & Ms. Suchita Chauhan (2023): This review discusses the challenge of achieving work-life balance for female professionals, emphasizing the importance of balancing personal and professional life for better job satisfaction and well-being.

2.4 Studies Related to Work Load

K. Babu (2018): The study explores how female bankers manage their workload while achieving work-life balance. It finds that managing workload effectively contributes to improved personal well-being and job performance.

Nimitha Padmanabhan (2017): This research highlights the struggle for female employees in banking to manage high workloads while maintaining personal life balance. It suggests that while organizations can provide support, employees must actively manage their workload for balance.

N M Louly & Dr. K. Kniammal (2018): This overview examines how excessive workloads impact female bank employees, leading to decreased job performance and reduced time for family life. It stresses the importance of balancing work demands to prevent burnout.

2.5 Studies Related to Health and Well-Being

Adya M.P (2008): Adya's study finds that women face growing strain in managing work and family responsibilities, leading to stress and lack of relaxation. Female workers, balancing professional and family roles, experience heightened stress but benefit from workplace support like maternity pay and childcare services.

Harris & Pringle (2007): This research challenges the idea of "work-life balance," proposing terms like "work-life integration" to reflect a more realistic approach. They argue that striving for balance is unrealistic because different life demands often conflict, draining energy and time from one another.

Poonam Sharma & Dr. Purshottam Dayal (2015): This study focuses on female employees in India's banking sector, exploring the struggles women face balancing

work pressure and family life. It highlights gender inequalities and shows that women perform best when they dedicate time to both family and personal activities.

Preetham D & Sowmya N D (2022): This research examines how female bank employees handle the balance between their career and personal lives, focusing on workplace gender inequality and family responsibilities. It concludes that work-life balance issues significantly affect career progression and personal well-being.

2.6 Studies Related to Organizational Support

Dr. Kavita Aggarwal & Pooja Maken (2022): This study explores how female employees in public sector banks balance work and family duties. It highlights that organizational support is crucial for managing work-life balance, especially through policies that address work stress and personal well-being.

Thorat (2023): This research compares work-life balance issues faced by women in the banking and police sectors, emphasizing the need for organizations to support employees with flexible policies to reduce stress and improve performance.

Sagar Deshmukh & Andukuri Raj (2013): This study suggests that organizations should implement HR programs that offer flexible working hours and a supportive environment to help women balance work and family responsibilities effectively.

Lalatendu Kesari Jena & Atasi Mohanty (2016): The research shows how organizational culture and flexible working arrangements help women balance family and professional needs, reducing absenteeism and improving employee performance.

Dr. Pallavi Mehta (2015): This study emphasizes the importance of organizational support in achieving work-life balance, stating that policies promoting flexibility can enhance employee well-being and job satisfaction.

2.7 Studies Related to Job Satisfaction

Kalthum Hassan et al. (2017): This study explores how married women in public sector jobs balance work and family. It finds that workplace support, such as flexible hours and childcare facilities, enhances job satisfaction and helps employees manage work-life balance effectively.

M.N. Mohamed Abusali Sheikh (2019): Research on women in public sector banks in India shows that work-life balance is a major concern. It emphasizes the need for support systems as women struggle to manage both professional and family

responsibilities, impacting job satisfaction.

M. Patchiappane (2018): The study highlights the role of job satisfaction in seafarers' performance. It suggests that better working conditions and support systems increase job satisfaction, leading to improved performance.

Mani.V (2013): Research on Indian women reveals that work stress and societal gender biases affect job satisfaction. Women often face multiple challenges, balancing work and family duties, which reduces their satisfaction and performance at work.

Mathew R V & Panchanatham N (2009): This study examines the challenges faced by women entrepreneurs in Southern India, recommending job rotation, wellness programs, and childcare services as ways to enhance job satisfaction and support women in the workplace.

Namita (2014): This research emphasizes the link between employee engagement and job satisfaction. It finds that satisfied employees are more committed, productive, and contribute to organizational success.

Niharika Doble & M.V. Supriya (2014): This study shows that workplace flexibility, including options like working from home, significantly improves job satisfaction, especially for women balancing work and personal responsibilities.

2.8 Studies Related to Job Performance

H. Mary Vinora Mercy (2019): This study explores how married women in the banking sector balance work and personal life. It shows that women face significant challenges in managing both roles, affecting their job performance. Team support and a balanced work environment are crucial for improving their performance.

Parmar Sumita (2010): Research highlights that women, balancing career and home roles, struggle with managing work schedules alongside household duties. These challenges impact their job performance, underscoring the need for better work-life balance support.

Agarwal (2014): The study on call center employees shows that work-life balance programs help reduce stress, absenteeism, and improve job performance by maintaining worker enthusiasm and well-being.

Reddy NK (2010): This research finds that women workers in India often experience stress and depression due to conflicting work and family responsibilities. These issues hinder job performance, highlighting the need for organizational support and

special workplace arrangements.

Sandhya Shelar (2015): The study suggests that emotional intelligence plays a vital role in maintaining job performance. Employees with higher emotional intelligence are better at balancing work and personal life, leading to improved team collaboration and job satisfaction.

Kumaraswamy M. & Ashwini S. (2015): Research shows that work-life balance directly impacts job performance, especially for mid-level women employees who struggle to balance professional and home responsibilities. Proper support improves employee performance and customer service.

Surana S. & Singh AK (2007): This study finds that a good work-life balance leads to higher job satisfaction and reduces burnout. Employees with better work-life balance show greater commitment and performance at work.

2.9 Research Gap

Researchers have studied work-life balance across sectors yet no one has investigated the specific balance of work and life for married bank employees in public sector banks within Dakshina Kannada and Udupi districts. Most researchers provide singular findings about work-life balance without seeing how multiple lifestyle elements affect married women's experience differently. Multiple realities impact married public bank workers including home and career duties plus social norms and family roles.

Key Gaps Identified:

1. **Lack of Specific Focus on Married Women**: Current research broadly includes multiple demographics but does not specifically address the unique challenges faced by married women in public sector banks.
2. **Cultural and Regional Considerations**: Existing studies overlook the influence of cultural and social factors in Dakshina Kannada and Udupi, which are crucial for developing effective work-life balance policies.
3. **Impact of Organizational Policies on Married Women**: There is limited research on how organizational policies support married women's work-life balance, and more studies are needed to align workplace offerings with their real needs.
4. **Longitudinal Studies**: There is a lack of long-term studies to assess how work-

life balance programs impact job satisfaction and career progression for married women.

5. **Technological and Policy Innovations**: The effects of digital changes and flexible work options on married women's work-life balance are underexplored.

2.10 Implications for Research

Research into the gaps of work-life equilibrium is essential for public sector banks to create policies that improve employee well-being and business performance, particularly for married women. Data from Dakshina Kannada and Udupi can guide management and government officials in designing better policies.

3. RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research methodology, explaining the approach, design, data collection, and sampling methods used to explore the work-life balance issues faced by married women in public sector banks in Dakshina Kannada and Udupi districts.

3.2 Research Methodology

The study aims to identify the work-life balance challenges of married women employees at public sector banks in Dakshina Kannada and Udupi. This section describes the research design, sampling techniques, data collection methods, and potential biases.

3.2.1 Research Design

A descriptive research design was used, focusing on the numerical characterization of the population based on factors such as size, age, caste, income, and education. Both quantitative data and qualitative data (as secondary information) were used for analysis.

3.2.2 Sampling Method and Technique

A stratified random sampling technique was employed to ensure the sample accurately represented the target population of married women employees at SBI and Union Bank of India in Dakshina Kannada and Udupi districts.

3.2.3 Rationale for Selection of Banks

The study focused on SBI and Union Bank of India due to their strong support during the pilot phase and willingness to cooperate in data collection. Other banks were not included due to lack of cooperation.

3.2.4 Rationale for Region Selection

Dakshina Kannada and Udupi were chosen due to their historical significance in Indian banking development, cultural richness, and distinct social standards, making them ideal for studying work-life balance in public sector banks.

3.2.5 Universe Population and Branch Distribution

The study involved 605 married female employees from SBI (345) and Union Bank of India (260) across 85 SBI branches and 127 Union Bank of India branches in Dakshina Kannada and Udupi districts.

3.2.6 Yamane's Formula for Determining Sample Size

Parameter	**Value**
Total Population (N)	605
Margin of Error (e)	0.05
Formula	n=N1+N(e)2n = \frac{N}{1 + N(e)^2}n=1+N(e)2N
Calculation	n=6051+605(0.05)2=242n = \frac{605}{1 + 605(0.05)^2} = 242n=1+605(0.05)2605=242

Thus, the required sample size is **242 respondents**.

3.2.7 Participant Distribution by Bank and District

The study's population consists of 242 participants, selected to ensure statistical validity for understanding work-life balance. The distribution of participants by bank and district is as follows:

Bank	**Dakshina Kannada**	**Udupi**	**Total Respondents**
State Bank of India (SBI)	85	53	138
Union Bank of India	63	41	104
Total	**148**	**94**	**242**

3.2.8 Data Collection Methods

Primary Data: Collected through a structured questionnaire with closed-ended questions, measuring aspects of work-life balance such as organizational and family support, workload, health, and job satisfaction.

Secondary Data: Sourced from records, books, scholarly journals, and previous studies to refine the conceptual framework.

3.2.9 Scope and Limitations of the Study

Scope: Focuses on married women employees in SBI and Union Bank of India in Dakshina Kannada and Udupi, covering various employee levels from branch managers to clerks.

Limitations:

- Geographically limited to Dakshina Kannada and Udupi.
- Excludes senior management and non-married employees.
- Focuses only on employees with at least six months' tenure.

3.2.10 Tools for Data Collection

The study uses a questionnaire with sections on demographic data, work-life balance perception, job satisfaction, and the impact of organizational and family support.

3.2.11 Methods of Data Collection

Data was collected via a structured questionnaire administered to married female employees of SBI and Union Bank of India in Dakshina Kannada and Udupi. Secondary data was sourced from books, journals, reports, and online resources.

3.2.12 Pre-Test of Tool

The questionnaire was pre-tested with 30 married women employees to ensure clarity, validity, and reliability. Adjustments were made based on feedback from HR officers and academics.

3.2.13 Reliability Tests

Cronbach’s alpha was used to test reliability, with strong internal consistency across various scales, including work-life balance (0.798), organizational support (0.78), and family support (0.765), and job satisfaction (0.828).

3.3 Data Analysis and Interpretation

Data was analysed using SPSS, with descriptive statistics, correlation analysis, regression analysis, and factor analysis to identify patterns and relationships impacting work-life balance.

3.3.1 Selected Statistical Tools

Descriptive Statistics: Used for summarizing data with mean values and standard deviations.

Correlation Analysis: Analysed relationships between work-life balance and other factors using Spearman's correlation.

Multiple Regression Analysis: Explored how organizational and family support impact work-life balance.

Factor Analysis: Identified key factors within organizational support and work-life balance.

3.4 Ethical Consideration

The study adhered to ethical standards by ensuring participant consent, confidentiality, and voluntary participation, fostering trust and honest responses.

3.5 Organization of Thesis

Chapter I: Introduction – Introduces the background, problem, and objectives of the study.

Chapter II: Literature Review – Analyses relevant research on work-life balance, family support, workload, and job satisfaction.

Chapter III: Research Methodology – Describes the research design, sampling methods, data collection, and analysis techniques.

Chapter IV: Data Analysis – Presents and analyses the study's findings.

Chapter V: Major Findings, Discussion, and Conclusion – Discusses key findings and provides practical recommendations for improving work-life balance.

4. Summary, Major Findings, Discussion, Suggestions, and Conclusion

4.1 Overview of the Study

This study aimed to evaluate the work-life balance among married female employees in public sector banks in Dakshina Kannada and Udupi districts. Key factors identified include organizational support, family support, workload, health, job satisfaction, performance, and social life. A descriptive research design was employed, collecting quantitative data through semi-structured interviews and observations. A sample of 242 respondents was selected using a random sampling technique, and data were analysed using SPSS software.

4.2. Summary of Major Findings

4.2.1. Socio-demographic Profile

- **District**: 66.10% from Dakshina Kannada, 33.90% from Udupi.
- **Bank Affiliation**: 66.10% affiliated with SBI, 33.90% with Union Bank.
- **Branch Location**: 47.93% urban, 30.58% semi-urban, 21.49% rural.
- **Age**: Majority between 20-30 years (45%) and 31-40 years (35%).
- **Hierarchy**: 51.2% clerks/sub-staff, 39.3% officers, 9.5% branch managers.
- **Family**: Most have children under 10, and elderly parents, with 70% having working spouses.

4.2.2. Work-Life Balance (WLB)

- Work negatively impacts personal life (mean score 4.09), with 65% of respondents finding it challenging to balance work and personal commitments.

4.2.3. Organizational Support (OS)

- Moderate support perceived (mean scores: 3.58–3.87), with some dissatisfaction on professional development and policy support.

4.2.4. Family Support (FS)

- Moderate family support (mean scores: 3.60–3.73), with variability in responses.

4.2.5. Workload (WL)

- 43% satisfied with workload balance (mean score 4.13), but 30% dissatisfied, especially with time constraints.

4.2.6. Health and Well-being (HW)

- Work-life balance positively affects physical and mental health (mean scores: 3.63–3.57), but stress management remains a challenge (mean score 3.50).

4.2.7. Job Satisfaction and Job Performance (JSJP)

- Neutral to slightly positive job satisfaction scores (mean scores: 2.98–3.29), with high variability across respondents.

4.2.8. Social Life and Work-Life Balance (SLWL)

- Significant work-life spillover (mean score 4.14), but 78% report sufficient family time (mean score 4.12).

4.2.9. Correlation Findings

- Positive correlations between WLB and family support ($r = 0.333$), workload ($r = 0.473$), and health ($r = 0.435$).

4.2.10. Multiple Regression Analysis

- **Family Support** significantly predicts WLB ($B = 0.158$, $p = 0.005$).
- **Workload** has a negative effect on WLB ($B = -0.265$, $p = 0.011$).

4.2.11. Factor Analyses

- **Organizational Support (O.S.)**: KMO = 0.627 (moderate suitability) – suggests adequate but improvable data for factor analysis.
- **Family Support (F.S.)**: KMO = 0.616 (moderate suitability) – data is sufficient for factor analysis but can be enhanced.
- **Workload (W.L.)**: KMO = 0.659 (moderate/good suitability) – indicates suitable data for factor analysis with some limitations.
- **Health and Well-being (H.W.)**: KMO = 0.709 (good suitability) – well-suited for factor analysis related to health data.
- **Job Satisfaction and Job Performance (JSJP)**: KMO = 0.681 (fair suitability) – suitable for factor extraction, showing reliability in the analysis.
- **Social Life and Work-Life (SLWL)**: KMO = 0.673 (moderate suitability) – appropriate for examining relationships between work-life balance and social interactions.

Overall, the KMO values suggest moderate to good suitability for factor analysis across the datasets, with health-related data showing the highest adequacy.

4.3 Hypothesis Findings

H1 (Family Support): **Supported**

Finding: Regression analysis shows that employees with family support experience better work-life balance, which supports the hypothesis.

H2 (Organisational Support): **Not Supported**

Finding: Although organisations offering support are linked to better work-life balance, the regression analysis shows no direct effect, which does not fully support the hypothesis.

H3 (Workload): **Supported**

Finding: Contrary to initial assumptions, the research found that employees manage greater workloads without sacrificing their personal life, thus supporting the hypothesis that workload can enhance work-life balance.

H4 (Work-Life Balance and Job Satisfaction): **Not Supported**

Finding: No significant connection was found between work-life balance and job satisfaction, which does not support the hypothesis.

H5 (Social Life): **Partially Supported**

Finding although work-life balance and social life remain separate in the regression model, the research shows that a better social life contributes positively to work-life balance. This partially supports the hypothesis, though the two factors are not strongly linked in the analysis.

H6 (Health and Well-Being): **Not Supported**

Finding: While there is a positive link between work-life balance and health well-being, the link is weak, and health well-being does not strongly predict work-life balance, making this hypothesis not fully supported.

4.4 Discussion On The Study

This research enhances the understanding of work-life balance (WLB) for married women in public sector banks, revealing unique aspects of their work experiences. Findings support earlier studies while highlighting specific challenges and solutions.

- **Organizational Support**: Flexible work options and childcare programs help improve WLB, aligning with previous research (Kumaraswamy & Ashwini, 2015). The study also emphasizes stress management initiatives like counselling as crucial for enhancing employee well-being.

- **Workload and Stress**: Consistent with Ramu (1989) and Panneerselvam (2020), the study finds that excessive workload pressures affect married women more, making WLB harder to achieve. Recommendations include reducing workloads and stress levels for better work-life equilibrium.
- **Family Support**: The research supports Hudson's (2005) findings that family support plays a crucial role in balancing work and personal life. Spousal support, in particular, helps reduce job-related stress and manage dual roles.
- **Gendered Workplace Practices**: The study echoes Sharma and Dayal's (2015) finding that female employees in male-dominated organizations experience higher job stress. Gender-discriminatory practices in public sector banks need addressing to improve WLB.
- **Innovations in WLB Practices**: The research calls for adopting flexible work methods like job sharing and remote work, aligning with Chaudhary's (2013) suggestions. These practices are underutilized in public sector banks, which could benefit from more flexible options.
- **Unique Challenges in Banking**: Public sector banks present unique challenges compared to other sectors, such as rigid work hours and societal expectations. Recommendations include flexible work arrangements and changes in job definitions to improve WLB.

4.5 Study Strengths

- **Exhaustive Scope**: Focus on married women employees in public sector banks offers a detailed understanding of their specific work-life challenges.
- **Factor Analysis**: Statistical tools like the Kaiser-Meyer-Olkin measure add robustness to the research, enhancing reliability.
- **Local Contextualization**: Studying Dakshina Kannada and Udupi regions provides insights into the socio-economic and cultural factors affecting WLB.
- **Practical Implications**: The study's findings are actionable, offering insights into policy development for improving WLB.

4.6 Suggestions for Future Studies

Future research could focus on comparative studies across sectors, longitudinal research, the impact of technological advancements, leadership styles, cultural differences, and the

mental health impacts of WLB. Evaluating the effectiveness of WLB policies and exploring men's experiences could also provide a more holistic view.

4.7 Implications of Social Work

- **Case Work**: Employees should have access to personalized support to manage work and personal commitments, including flexible scheduling and counseling resources.
- **Group Work**: Peer-mentoring programs and team-building activities can foster mutual support and reduce stress.
- **Community Organization**: Partnerships with external entities can offer childcare support and family financial education, promoting a balanced work-life integration.

4.8 Recommendations

- **Flexible Work Hours**: Introduce flexible schedules and part-time options to support employee preferences.
- **Childcare Support**: Partner with childcare providers to offer on-site services.
- **Leave Policies**: Enhance maternity and personal leave policies.
- **Training and Development**: Offer leadership and mentoring programs for female employees.
- **Health & Well-being**: Implement wellness programs that address both physical and mental health.
- **Gender Sensitization**: Conduct gender mainstreaming training to eliminate biases.
- **Policy Transparency**: Regularly update employees on WLB policies to ensure equal access.

4.9 Conclusion

The study highlights that achieving work-life balance for married women in public sector banks requires a collective effort from both organizations and society. By implementing supportive policies, organizations can improve employee well-being, gender equality, and productivity. The research lays the groundwork for future initiatives to enhance the work-life experiences of female employees in the banking sector.

BIBLIOGRAPHY

Books and Journals

Aamir, & Hira. (2013). Work stress and family imbalance in the service sector.

Adya, M. P. (2008). Women at work: Differences in IT career experiences and perceptions between South Asian and American women.

Aggarwal, P., & Kumar, R. (2022). Impact of work-life balance on organizational performance.

Ahmed, Z. (2014). Societal pressures and professional roles of women.

Andukuri, R. S., Deshmukh, S., & Deepa, N. (2013). Work-life balance of women in India.

Anthony, N. O. (2023). The influence of work-life balance and supervisor support on teachers' job performance.

Ashwini, S., & Siddaraju, S. (2020). Work-life balance: A comparative analysis of perceptions of employees working in public and private sector banks in Mysuru City.

Bakshi, S. (2016). Marketing strategies of selected banks: A study.

Barnett, R. C., & Rivers, C. (1996). She works/he works: How two-income families are happier, healthier, and better off. HarperCollins.

Bharat, S. (2003). Women, work, and family in urban India.

Bhaumik, S., & Sahu, S. (2021). My Motherhood, My Way: A Sociological Study of Contemporary Employed Mothers in Kolkata.

Chawla, D., & Sondhi, N. (2011). Assessing work-life balance among Indian women professionals.

Choudhary, M. (2013). Work-life balance: A challenge for women employees in India.

Das, A., & Gupta, S. (2023). Family roles and workplace policies.

Das, A., & Singh, M. (2017). Cultural expectations and professional roles of women. Das, S., & Bose, P. (2018). Role of mentorship programs in work-life balance.

Deshpande, & Chandrashekhar. (2012). Differences in public and private sector banks concerning work-life balance.

Gayathri, N., & Karthikeyan, P. (2012). A review on green human resource management with exclusive allusion to green work-life balance.

Greenhaus, J. H., & Beutell, N. J. (1985). Sources of conflict between work and family roles. Academy of Management Review, 10(1), 76–88.

Gupta, A. (2015). Changing dynamics in the Indian banking industry.

Gupta, R., & Kumar, S. (2021). Gender-specific challenges in the workforce.

Gupta, R., & Sharma, M. (2021). Leadership styles and their impact on work-life balance.

Harris, D. C., & Pringle, J. (2007). Work-life balance: Who is the target for this stress? Thousand Oaks, CA: Sage.

Hirevenkanagoudar, D. M. (2000). Investigated levels of job fulfilment among male and female employees.

Jain, P., & Rathore, K. (2017). Work-life balance and banking women.

Jailakshmi, & Gautam, A. (2017). Work-life balance of bank employees related to age, gender, and marital status.

Kapila, S. (2004). Academic Foundation's Bulletin on Money, Banking and Finance.

Kanter, R. M. (1977). Men and women of the corporation. Basic Books.

Katyal, S., et al. (2011). A comparative study of job stress and type of personality of employees working in nationalized and non-nationalized banks.

Khan, F., & Singh, D. B. (2023). Challenges of work-life and coping modalities: A study of work-life balance of married working women with special reference to public and private sector banks of Jaipur.

Khan, J. (2011). Research methodology.

Khan, S., Thomas, G., Kunbhar, B. A., & Mostafa, N. H. (2023). Impact of work-life balance on working women in the banking sector.

Kumar, & Singh. (2009). Article on work-life balance: A key to organizational efficacy.

Kumar, P. (2020). Employee engagement and work-life integration. Kumar, R., & Gupta, A. (2023). Future trends in work-life balance policies.

Kumar, R., & Mehta, S. (2019). Balancing work pressures and personal needs. Kumar, R., & Patel, V. (2017). Economic disparities in work-life challenges.

Kumaraswamy, M., & Ashwini, S. (2015). Challenges in WLB of married working women. GJRA—Global Journal for Research Analysis.

Lavanya, L., & Thangavel. (2013). Work-life balance practices and demographics. Louly, N. M., & Knniammal, K. (2018). Work-life balance of women employees in the banking sector of India: An overview.

Lubna Riz, V. (2013). Study on the effectiveness of work-life balance in the banking industry.

Mahida, P. M., & Chauhan, S. (2023). Work-life balance of working women: A literature review.

Mani, V. (2013). Work-life balance and women professionals.

Maken, P., & Aggarwal, K. (2022). A study of work-life balance of women employees in public sector banks: Ambala Region.

Mathew, R. V., & Panchanatham, N. (2009). Work-life balance problems accepted by women entrepreneurs in South India.

Mehta, P., & Kundani, N. (2015). Work-life balance at a glance: A synthetic approach.

Memon, S. M. J., & Alcasoas, N. (2018). A study of work-life balance among married women in the banking sector in Salcete, Goa.

Mercy, H. M. V. (2019). A study on work-life balance among married women in banks with reference to Madurai City.

Mohan, N., & Ashok, J. (2011). Stress and depression experienced by women software professionals in Bangalore.

Mohanty, A., & Jena, L. K. (2016). Work-life balance challenges for Indian employees: Socio-cultural implications and strategies.

Mohanty, K., & Mohanty, S. (2013). An empirical study on the employee's perception of work-life balance in the hotel industry with special reference to Orissa.

Naithani, P. (2010). Recession and work-life balance initiatives.

Padmanabhan, N. (2017). Work-life balance of women employees in the banking sector.

Panneerselvam, D. (2020). Work-life balance of Indian women employees in IT and banking sectors: Chennai City case study.

Patwardhan, N. C. (2014). Work-life balance initiatives for women employees in the IT industry.

Prakash, R. (2020). A qualitative study of gender roles in Indian workplaces. Prasad, S., & Rao, K. (2017). Gender equality and work-life balance.

Rahman, M. F. (2019). Work-life balance as an indicator of job satisfaction among the female bankers in Bangladesh.

Ravi, P., & Shraddha, T. (2013). Roles interdependency.

Riz, L. (2014). An empirical study on the effectiveness of work-life balance in the industry.

Rohit, S. (2013). Performance reviews through gender lens.

Saha, M. (2013). The work-life balance amongst women in urban and rural sectors. Sanjay, M., & Pankaj, T. (2015). Evolution of the banking sector.

Santhi, T., & Sundar, K. (2012). A study on the work-life balance of women employees in the information technology industry.

Saravanan, M. S. (2019). A study on quality of work life among seafarers.

Saxena, N., & Kumar, R. (2022). Impact of work-life balance on job satisfaction: A study of married working women in banks of NCR.

Sharma, A., & Singh, R. (2015). Family support systems for working women. Sharma, K., & Mishra, A. (2022). Health and wellness programs for employees.

Sharma, P., & Dayal, P. (2015). Work-life balance: Women employees working in the banking sector of India.

Sharma, R. (2005). Building on a strong base. Frontline, 22 Sharma, S. (2007). Marriage and employee retention.

Sheel, S., & Khosla, S. (2012). Quality of work life, employee performance, and career growth opportunities.

Shelar, S. (2015). Conceptual study of the relationship between emotional intelligence and work-life balance in the corporate world.

Sinha, D. (2013). Study of work-life balance at CCIL, India.

Surana, S., & Singh, A. K. (2007). Development and factor analysis of job burnout in the Indian context.

Thorat, V. K. (2023). A comparative study of work-life balance among women employees of the police force and banking sector in Satara District.

Thomas, G., & Matthew, R. (2013). Cultural influences on work-life balance.

Vyoma. (2019). A study on the work-life balance of women employees in public and private banks.

Vishnu, S. (2015). Personal/professional trade-offs.

Yadav, R. K., & Abrade, R. M. (2013). Work-life balance: Challenges for working women in banking.

Yadav, R. K., & Dabhade, N. (2013). The work-life balance amongst the working women in public sector banks: A case study of State Bank of India.

Zachary, N. (2017). IT employees and demographic factors.

Web Sources

Google Scholar. (n.d.). Google Scholar. Retrieved from https://scholar.google.com

Shodhganga. (n.d.). Shodhganga: A reservoir of Indian theses. Retrieved from http://shodhganga.inflibnet.ac.in

ResearchGate. (n.d.). Discover scientific knowledge. Retrieved from https://www.researchgate.net

CORE. (n.d.). CORE: Aggregating open access research outputs. Retrieved from https://core.ac.uk

JSTOR. (n.d.). JSTOR: Digital library for academic journals, books, and primary sources. Retrieved from https://www.jstor.org

Academia.edu. (n.d.). Academia.edu. Retrieved from https://www.academia.edu

Directory of Open Access Journals (DOAJ). (n.d.). Open access journals. Retrieved from https://doaj.org

Reserve Bank of India (RBI). (n.d.). RBI official website. Retrieved from https://www.rbi.org.in

Ministry of Labour and Employment, India. (n.d.). Government of India: Ministry of Labour and Employment. Retrieved from https://labour.gov.in

World Bank. (n.d.). World Bank Group. Retrieved from https://www.worldbank.org

International Labour Organization (ILO). (n.d.). ILO official website. Retrieved from https://www.ilo.org

National Informatics Centre (NIC). (n.d.). NIC official website. Retrieved from https://www.nic.in

LiveMint. (n.d.). LiveMint: Business and finance news. Retrieved from https://www.livemint.com

The Economic Times. (n.d.). Economic Times online edition. Retrieved from https://economictimes.indiatimes.com

Statista. (n.d.). Statista: The statistics portal. Retrieved from https://www.statista.com

Dun & Bradstreet. (n.d.). India banking sector insights. Retrieved from https://www.dnb.co.in

McKinsey & Company. (n.d.). McKinsey Global Institute. Retrieved from https://www.mckinsey.com

PricewaterhouseCoopers (PwC). (n.d.). PwC official website. Retrieved from https://www.pwc.com

Ernst & Young (EY). (n.d.). EY global website. Retrieved from https://www.ey.com The Hindu Business Line. (n.d.). The Hindu Business Line. Retrieved from https://www.thehindubusinessline.com

Times of India. (n.d.). The Times of India online edition. Retrieved from https://timesofindia.indiatimes.com

NDTV Profit. (n.d.). NDTV Profit: Business news. Retrieved from https://www.ndtv.com/business

Business Standard. (n.d.). Business Standard: News on banking and finance. Retrieved from https://www.business-standard.com

Society for Human Resource Management (SHRM). (n.d.). SHRM online: Resources for HR professionals. Retrieved from https://www.shrm.org

Harvard Business Review. (n.d.). Harvard Business Review. Retrieved from https://hbr.org

National Institute of Personnel Management (NIPM). (n.d.). NIPM official website. Retrieved from https://www.nipm.in

OECD. (n.d.). OECD: Work-life balance index. Retrieved from https://www.oecd.org

India Brand Equity Foundation (IBEF). (n.d.). IBEF: Indian banking sector insights. Retrieved from https://www.ibef.org

National Bank for Agriculture and Rural Development (NABARD). (n.d.). NABARD official website. Retrieved from https://www.nabard.org

Indian Banks' Association (IBA). (n.d.). Indian Banks' Association: Official website. Retrieved from https://www.iba.org.in

Pew Research Center. (n.d.). Global attitudes and trends. Retrieved from https://www.pewresearch.org

Our World in Data. (n.d.). Our World in Data: Global development and well-being data. Retrieved from https://ourworldindata.org

Kaggle. (n.d.). Datasets for research. Retrieved from https://www.kaggle.com MyMajors. (n.d.). Career information: Tellers. Retrieved from http://www.mymajors.com/career/tellers

India Pages. (n.d.). India Pages: Industry insights. Retrieved from http://www.indiapages.in

Naukri Hub. (n.d.). NaukriHub: Career and job market insights. Retrieved from http://www.naukrihub.com

DNB Banking Insights. (n.d.). Banking sector trends in India. Retrieved from http://www.dnb.co.in/bfsisectorinindia/BankC2.asp